

What is claimed is:

1. A computer-based system for a client to transmit a credit inquiry pertaining to a client customer to a credit bureau and receive a response to the inquiry from the credit bureau, the system comprising:

- (a) a client terminal having a web browser for entering and displaying the credit inquiry and the credit bureau response in HTML format, the client terminal being operated by the client;
- (b) a central processing unit (CPU) functioning as a web server, the CPU having and executing a common gateway interface (CGI) application program for directing the operations of the CPU and controlling the formatting and transmitting of the credit inquiry and credit bureau response between the client terminal and the credit bureau;
- (c) a first communications link for connecting the client terminal to the CPU, thereby facilitating the transfer of the credit inquiry from the client terminal to the CPU, and the transfer of the credit bureau response from the CPU to the client terminal, the first communications link comprising the Internet; and
- (d) a second communications link for connecting the CPU to the credit bureau, thereby facilitating the transfer of the credit inquiry from the CPU to the credit bureau, and the transfer of the credit bureau response from the credit bureau to the CPU, the second communications link comprising a dedicated line;

whereby the format of the credit bureau response is converted and displayed to the client in HTML format, providing credit information to the client in a format that is more easily read and understood than the format provided by the credit bureau.

2. The system of claim 1, wherein the client terminal includes:

- (a) means for entering the credit inquiry in HTML format;
- (b) means for encrypting the credit inquiry;

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- (c) means for transmitting the encrypted credit inquiry to the CPU over the Internet;
- (d) means for receiving the credit bureau response from the CPU over the Internet, the credit bureau response having been transmitted to the CPU from the credit bureau and converted to HTML format and encrypted by the CPU before being transmitted to the client terminal;
- (e) means for decrypting the received credit bureau response; and
- (f) means for displaying the decrypted credit bureau response to the client in HTML format.
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3. The system of claim 2, wherein the means for entering the credit inquiry includes displaying electronic credit inquiry forms in HTML format in the web browser of the client terminal, the forms being provided by the CPU.
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4. The system of claim 2, wherein the means for encrypting and the means for decrypting are provided by the web browser, the web browser supporting 128-bit secure sockets layer (SSL) encryption capability.
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5. The system of claim 1, wherein the CGI application program has a parent process and a child process.
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6. The system of claim 5, wherein the parent process includes:
- (a) means for receiving the credit inquiry in encrypted HTML format over the Internet from the client terminal;
- (b) means for decrypting the encrypted credit inquiry;
- (c) means for converting the decrypted credit inquiry into a format acceptable by the credit bureau;
- (d) means for passing the converted credit inquiry to the child process;
- (e) means for receiving the credit bureau response from the child process, the credit bureau response having been transmitted to the child process from the credit bureau and being in the format acceptable to the credit bureau;
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- (f) means for converting the credit bureau response to HTML format;
- (g) means for encrypting the HTML credit bureau response; and
- (h) means for transmitting the encrypted HTML credit bureau response to the client terminal over the Internet.

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7. The system of claim 6, wherein the means for encrypting and the means for decrypting are provided by the CPU, the CPU supporting 128-bit secure socket layer (SSL) encryption capability.

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The system of claim 7, wherein the child process includes:

- (a) means for receiving the credit inquiry from the parent process, the credit inquiry being in the format acceptable to the credit bureau;
- (b) means for sending the converted credit inquiry to the credit bureau over the dedicated line;
- (c) means for receiving the credit bureau response over the dedicated line, the credit bureau response having been generated by the credit bureau in response to the credit inquiry and being in the format acceptable to the credit bureau; and
- (d) means for passing the credit bureau response to the parent process.

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9. The system of claim 1, wherein the CPU further includes means for isolating the client from the credit bureau such that the client cannot directly connect to the credit bureau.

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A computer-based system for a client to provide a credit report about a client customer to a credit bureau, the system comprising:

- (a) a client terminal having a web browser for entering and displaying the credit report in HTML format, the client terminal being operated by the client;

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(b) a central processing unit (CPU) functioning as a web server, the CPU having and executing a common gateway interface (CGI) application program for directing the operations of the CPU; and

(c) a communications link for connecting the client terminal to the CPU, thereby facilitating the transfer of the credit report from the client terminal to the CPU, the communications link comprising the Internet;

whereby the client is able to send credit information about a client customer electronically to the service provider, the service provider then forwarding the credit information to the credit bureau, providing the ability for the client to generate the credit report on-line for submission to the credit bureau, and

whereby the client is able to enter the credit report in the web browser of the client terminal in HTML format, rather than using the format required by the credit bureau, providing easier and better understood entry of the credit information.

11. The system of claim 10, wherein the client terminal includes:

(a) means for entering the credit report in HTML format;

(b) means for encrypting the credit report; and

(c) means for transmitting the encrypted credit report to the CPU over the Internet.

12. The system of claim 11, wherein the means for entering the credit report includes displaying electronic credit report forms in HTML format in the web browser of the client terminal, the forms being provided by the CPU.

13. The system of claim 11, wherein the means for encrypting and the means for decrypting are provided by the web browser, the web browser supporting 128-bit secure sockets layer (SSL) encryption capability.

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14. The system of claim 10, wherein the CPU includes:
- (a) means for receiving the credit report in encrypted HTML format over the Internet from the client terminal;
  - (b) means for decrypting the encrypted credit report;
  - (c) means for converting the decrypted credit report into a format acceptable by the credit bureau;
  - (d) means for storing the credit report for approximately 30 days; and
  - (e) means for downloading the stored credit report to a tape medium, the tape then being forwarded to the credit bureau.
15. The system of claim 14, wherein the means for decrypting is provided by the CPU, the CPU supporting 128-bit secure socket layer (SSL) encryption capability.
16. The system of claim 10, wherein the CPU further includes means for isolating the client from the credit bureau such that the client cannot directly connect to the credit bureau.
17. A method for transmitting a credit inquiry and a credit bureau response between a client and a credit bureau, comprising:
- (a) providing a client terminal having a web browser, the client terminal being operated by the client;
  - (b) entering the credit inquiry in the web browser in HTML format;
  - (c) providing a first communications link for connecting the client terminal to the CPU, the first communications link comprising the Internet;
  - (d) providing a service provider;
  - (e) providing a central processing unit (CPU) functioning as a web server and being operated by the service provider, the CPU having and executing a common gateway interface (CGI) application program for directing the operations of the CPU and controlling the formatting and transmitting of the credit inquiry and the credit bureau response between the client terminal and the credit bureau;

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- (f) transmitting the credit inquiry from the client terminal to the CPU across the Internet;
- (g) receiving the credit inquiry by the CPU;
- (h) converting the credit inquiry, by the CPU, from HTML format to a required credit bureau format;
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- (i) providing a second communications link, the second communications link comprising a dedicated line;
- (j) transmitting the credit inquiry from the CPU to the credit bureau, the credit bureau receiving the credit inquiry and generating the credit bureau response in accordance with the credit inquiry, the credit bureau response being in the required credit bureau format;
- (k) transmitting the credit bureau response to the CPU over the dedicated line;
- (l) receiving the credit bureau response by the CPU;
- (m) converting the credit bureau response, by the CPU, from the credit bureau format to HTML format;
- (n) transmitting the credit bureau response in HTML format from the CPU to the client terminal;
- (o) receiving the credit bureau response in the client terminal; and
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- (p) displaying the credit bureau response in the web browser of the client terminal in HTML format;

whereby the sending and receiving of credit information is entirely automatic, enabling the client to receive responses to credit inquiries in a quick and efficient manner, and

whereby the format of the credit bureau response is converted and displayed to the client in HTML format, providing credit information to the client in a format that is more easily read and understood than the format provided by the credit bureau.

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18. The method of claim 17, wherein the step of entering the credit inquiry in the web browser comprises displaying electronic credit inquiry forms in HTML format in the web browser, the forms being provided by the CPU.
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19. The method of claim 17, further comprising the steps of:
- (a) encrypting the credit inquiry before transmitting the credit inquiry from the client terminal to the CPU;
  - 5 (b) decrypting the credit inquiry by the CPU before converting the credit inquiry from HTML format to the required credit bureau format;
  - (c) encrypting the credit bureau response before transmitting the credit bureau response from the CPU to the client terminal; and
  - 10 (d) decrypting the credit bureau response before displaying the credit bureau response in the web browser of the client terminal.
20. The method of claim 19, wherein the steps of encrypting and decrypting comprise providing the web browser of the client terminal and the CPU with 128-bit secure sockets layer (SSL) encryption capability.
21. The method of claim 19, further comprising dividing the CGI application program into a parent process and a child process.
22. The method of claim 21, wherein:
- 20 (a) the steps of receiving the credit inquiry by the CPU, decrypting the credit inquiry by the CPU, converting the credit inquiry to the required credit bureau format, converting the credit bureau response to HTML format, encrypting the credit bureau response, and transmitting the credit bureau response to the client terminal are performed by the parent process; and
  - 25 (b) the steps of transmitting the credit inquiry to the credit bureau and receiving the credit bureau response in the CPU are performed by the child process.

23. A method for providing a credit report from a client to a credit bureau,  
comprising:

- (a) providing a client terminal having a web browser, the client terminal being operated by the client;
- (b) entering the credit report in the web browser in HTML format;
- (c) providing a first communications link for connecting the client terminal to the CPU, the first communications link comprising the Internet;
- (d) providing a service provider;
- (e) providing a central processing unit (CPU) functioning as a web server and being operated by the service provider, the CPU having and executing a common gateway interface (CGI) application program for directing the operations of the CPU and forwarding the credit report to the credit bureau;
- (f) transmitting the credit report from the client terminal to the CPU across the Internet;
- (g) receiving the credit report by the CPU;
- (h) converting the credit report, by the CPU, from HTML format to a required credit bureau format;
- (i) storing the credit report for approximately 30 days in the CPU;
- (j) downloading the stored credit report to a tape medium; and
- (k) forwarding the tape to the credit bureau;

whereby the client is able to send credit information about a client customer electronically to the service provider, the service provider then forwarding the credit information to the credit bureau, providing the ability for the client to generate an on-line credit report for submission to the credit bureau, and

whereby the client is able to enter the credit report in the web browser of the client terminal in HTML format, rather than using the format required by the credit bureau, providing easier and better understandable entry of the credit information.



24. The method of claim 23, wherein the step of entering the credit report in the web browser comprises displaying electronic credit report forms in HTML format in the web browser, the forms being provided by the CPU.

5 25. The method of claim 23, further comprising the steps of:

- (a) encrypting the credit report before transmitting the credit report from the client terminal to the CPU; and
- (b) decrypting the credit report before converting the credit report from HTML format to the required credit bureau format;

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26. The method of claim 25, wherein the steps of encrypting and decrypting comprise providing the web browser of the client terminal and the CPU with 128-bit secure sockets layer (SSL) encryption capability.

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